# Case 09-48646 Doc 1 Filed 12/23/09 Entered 12/23/09 14:48:58 Desc Main

# Document Page 1 of 40 United States Bankruptcy Court Northern District of Illinois

IN	TRE:	No
Laı	mpkin-Ollie, Tamika S. Chapt	er <b>13</b>
	Debtor(s)	
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR I	DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered of or in connection with the bankruptcy case is as follows:	
	For legal services, I have agreed to accept	\$\$ 3,125.00
	Prior to the filing of this statement I have received	\$
	Balance Due	\$\$3,125.00
2.	The source of the compensation paid to me was: Debtor Other (specify):	
3.	The source of compensation to be paid to me is:  Debtor  Other (specify):	
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and ass	sociates of my law firm.
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associate together with a list of the names of the people sharing in the compensation, is attached.	
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including	g:
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition.</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings there</li> <li>d. Representation of the debtor in adversary proceedings and other contested bankruptey matters;</li> <li>e. [Other provisions as needed]</li> </ul>	

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

# CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

December 23, 2009

/s/ Dana G. Jones

Date

Dana G. Jones 25049
Dana G. Jones & Associates
4440 Lincoln Highway, Ste 104
Matteson 604430, IL 27702-3389
1(888) 755-0492 Fax: 1(866) 571-4544
DGJBankruptcy@gmail.com

3-2009 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

# UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# **Chapter 7:** Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

B201A (Form 201A) (12/09) Page 2

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

 $_{B201B\;(Form\;201B)\;(12/09)}\textbf{Case}.09\textbf{-48646}$ Doc 1 Filed 12/23/09

Entered 12/23/09 14:48:58 Page 4 of 40 Document **United States Bankruptcy Court** 

Desc Main

# **Northern District of Illinois**

IN RE:		Case No.
Lampkin-Ollie, Tamika S.		Chapter 13
	ehtor(s)	

	E TO CONSUMER DEBTOR(S) E BANKRUPTCY CODE		
Certificate of [Non-Attorney]	Bankruptcy Petition Preparer		
I, the [non-attorney] bankruptcy petition preparer signing the debtonotice, as required by § 342(b) of the Bankruptcy Code.	's petition, hereby certify that I delivered to	o the debtor the attached	
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the petition preparer is not an indi the Social Security number of principal, responsible person, the bankruptcy petition preparer.		
X	(Required by 11 U	1 1	
Signature of Bankruptcy Petition Preparer of officer, principal, resp partner whose Social Security number is provided above.	onsible person, or		
Certificate of	f the Debtor		
I (We), the debtor(s), affirm that I (we) have received and read the	attached notice, as required by § 342(b) of	the Bankruptcy Code.	
Lampkin-Ollie, Tamika S.	X /s/ Tamika S. Lampkin-Ollie	12/23/2009	
Printed Name(s) of Debtor(s)	Signature of Debtor	Date	
Case No. (if known)	X		
	Signature of Joint Debtor (if any)	Date	

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Case 09-48646	Doc 1	Filed 12/23/09	Entered 12/23/09 14:48:58	Desc Main
		Document _	Page 5 of 40	
Official Form 22C) (Chap	ter 13) (01	/08)	According to the calculations required by	by this statement:
			☐ The applicable commitment peri	od is 3 years.

<b>B22C</b> (Official Form 22C) (Chapter 13) (01/08)	According to the calculations required by this statement:
	☐ The applicable commitment period is 3 years.
In re: Lampkin-Ollie, Tamika S.	▼ The applicable commitment period is 5 years.
Debtor(s)	<b>☑</b> Disposable income is determined under § 1325(b)(3).
Case Number:	☐ Disposable income is not determined under § 1325(b)(3).
	(Check the boxes as directed in Lines 17 and 23 of this statement.)

# CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. REPORT OF INCOME								
	a. [	ital/filing status. Check the box that applies and of Unmarried. Complete only Column A ("Debt ☐ Married. Complete both Column A ("Debtor")						
1	the s	igures must reflect average monthly income receive ix calendar months prior to filing the bankruptcy of the before the filing. If the amount of monthly income divide the six-month total by six, and enter the results.	D	olumn A Debtor's Income	Column B Spouse's Income			
2	Gros	ss wages, salary, tips, bonuses, overtime, commi	issions.	\$	7,393.02	\$		
3	a and one l attac	me from the operation of a business, profession of the enter the difference in the appropriate column(s) business, profession or farm, enter aggregate number the enter a number less than zero. Do not enter a number less than zero. Do not enter a deduction in Part I						
	a.	Gross receipts	\$					
	b.	Ordinary and necessary operating expenses	\$					
	c.	Business income	Subtract Line b from Line a	\$		\$		
4	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.							
7	a.	Gross receipts	\$					
	b.	Ordinary and necessary operating expenses	\$					
	c.	Rent and other real property income	Subtract Line b from Line a	\$		\$		
5	Inte	rest, dividends, and royalties.		\$		\$		
6	Pens	sion and retirement income.		\$		\$		
7	Any amounts paid by another person or entity, on a regular basis, for the household					\$		

Case 09-48646 Doc 1 Filed 12/23/09 Entered 12/23/09 14:48:58 Desc Main Document Page 6 of 40

**B22C** (Official Form 22C) (Chapter 13) (01/08)

	Part III. APPLICATION OF	9 1325(D)(3) FOR DE	TERMINING DISE	'OSA	BLE	INCO	VIE		
	D4 III A DDI ICATION OI	E \$ 1225(L)(2) EOD DE		<b>1</b> 000	DIE	TNICO	<b>ATE</b>		
	The amount on Line 15 is not les period is 5 years" at the top of pag				appl	icable co	mmit	ment	
17	Application of § 1325(b)(4). Check the The amount on Line 15 is less that 3 years" at the top of page 1 of this	an the amount on Line 16 s statement and continue w	• Check the box for "T vith this statement.					-	
	a. Enter debtor's state of residence: Illin		b. Enter debtor's ho	ouseho	old siz	ze: <b>3</b>	\$	71,329.00	
16	Applicable median family income. En household size. (This information is average the bankruptcy court.)	ailable by family size at w	ww.usdoj.gov/ust/ or fi	om the	e cler				
15	<b>Annualized current monthly income</b> 12 and enter the result.	for § 1325(b)(4). Multiply	y the amount from Line	14 by	the r	number	\$	88,716.24	
14	Subtract Line 13 from Line 12 and e	nter the result.					\$	7,393.02	
	Total and enter on Line 13.					<u>'</u>	\$	0.00	
	c.			\$					
13	b.			\$					
13	a.	a or your dependents. Office	21 W150, OHIO1 Z010.	\$					
	that calculation of the commitment per your spouse, enter the amount of the in basis for the household expenses of you	iod under § 1325(b)(4) doe come listed in Line 10, Co	es not require inclusion lumn B that was NOT	of the	inco	me of			
12	Marital Adjustment. If you are marrie	ed, but are not filing jointly	with your spouse. AN	D if v	ou co	ntend	Ψ	1,333.02	
12	Enter the amount from Line 11.						\$	7,393.02	
	Part II. CALCUL	ATION OF § 1325(b)(4	4) COMMITMENT	PER	IOD				
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.								
10	<b>Subtotal.</b> Add Lines 2 thru 9 in Column through 9 in Column B. Enter the total		ompleted, add Lines 2		\$	7,393.0	2 \$		
	b.		\$		\$		\$		
	a.		\$	_					
9	Act or payments received as a victim o of international or domestic terrorism.								
	Income from all other sources. Speci sources on a separate page. Total and e maintenance payments paid by your or separate maintenance. Do not incl	enter on Line 9. <b>Do not inc</b> <b>spouse, but include all o</b>	lude alimony or separ ther payments of alim	rate ony					
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse \$		\$		\$		
8	Unemployment compensation. Enter However, if you contend that unemploy was a benefit under the Social Security Column A or B, but instead state the ar	use							

Case 09-48646 Doc 1 Filed 12/23/09 Entered 12/23/09 14:48:58 Desc Main B22C (Official Form 22C) (Chapter 13) (01/08) Page 7 of 40

19	Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.  S  b.  c.  \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$							
		l and enter on Line 19.				\$	\$	0.00
20	Curre	ent monthly income for § 132	25(b)(3). Subtract	Line 1	9 from Line 18 and enter the	e result.	\$	7,393.02
21		alized current monthly income all enter the result.	me for § 1325(b)(	( <b>3</b> ). Mu	ltiply the amount from Line	20 by the number	\$	88,716.24
22	Appli	cable median family income.	Enter the amount	from l	Line 16.		\$	71,329.00
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed.  ✓ The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income i under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement and complete Parts IV, V, or VI.							s not
			TION OF DED	UCTI	ONS ALLOWED UND	ER § 707(b)(2)		
		Subpart A: Deduct	tions under Stan	dards	of the Internal Revenue Se	ervice (IRS)		
24A	miscel Expen	nal Standards: food, apparel llaneous. Enter in Line 24A th uses for the applicable househo erk of the bankruptcy court.)	e "Total" amount	from l	RS National Standards for A	Allowable Living	\$	1,152.00
24B	National Standards: health care. Enter in Line al below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for							
		sehold members under 65 ye	60.00	a2.	sehold members 65 years o	144.00		
	a1.	Allowance per member  Number of members	3	b2.	Allowance per member  Number of members	0		
	c1.	Subtotal	180.00	c2.	Subtotal	0.00	\$	180.00
	Local	Standards: housing and util	ities: non-mortes	200 00	nenses Enter the amount of	the IRS Housing	Φ	100.00
25A	and U	tilities Standards; non-mortgagnation is available at www.usdo	ge expenses for th	e appli	cable county and household	size. (This	\$	548.00

Case 09-48646 Doc 1 Filed 12/23/09 Entered 12/23/09 14:48:58 Desc Main Document Page 8 of 40

**B22C** (Official Form 22C) (Chapter 13) (01/08)

	the II infor	al Standards: housing and utilities; mortgage/rent expense. Enter, and Enter, and Enter, and Enter, and Enter, and Enter, and Enter and	ounty and household size (this akruptcy court); enter on Line become, as stated in Line 47;			
25B	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$ 1,257.00			
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$ 3,331.00			
	c.	Net mortgage/rental expense	Subtract Line b from Line a	$\left]\right _{\$}$		
26	and 2 Utili	Al Standards: housing and utilities; adjustment. If you contend that 25B does not accurately compute the allowance to which you are entities Standards, enter any additional amount to which you contend you our contention in the space below:	led under the IRS Housing and	-		
27A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7.  Description:  If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk					
27B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at					
28	Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)  Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  ✓ 1 □ 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs \$ 489.00  Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47					

Case 09-48646 Doc 1 Filed 12/23/09 Entered 12/23/09 14:48:58 Desc Main Page 9 of 40 Document
B22C (Official Form 22C) (Chapter 13) (01/08)

B22C (	Official Form 22C) (Chapter 13) (01/08)					
	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b					
29	the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. <b>Do not enter an amount less than zero.</b>					
	a. IRS Transportation Standards, Ownership Costs \$					
	b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47 \$					
	c. Net ownership/lease expense for Vehicle 2 Subtr	ract Line b from Line a	\$			
30	Other Necessary Expenses: taxes. Enter the total average monthly expense that federal, state, and local taxes, other than real estate and sales taxes, such as incon taxes, social-security taxes, and Medicare taxes. Do not include real estate or sales.	ne taxes, self-employment	\$	720.30		
31	Other Necessary Expenses: involuntary deductions for employment. Enter the deductions that are required for your employment, such as mandatory retirement and uniform costs. Do not include discretionary amounts, such as voluntary 4	contributions, union dues,	\$			
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.					
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 49.					
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.					
35	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.					
36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.					
37	Cher Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.					

\$

3,906.30

**Total Expenses Allowed under IRS Standards.** Enter the total of Lines 24 through 37.

38

Case 09-48646 Doc 1 Filed 12/23/09 Entered 12/23/09 14:48:58 Desc Main Document
B22C (Official Form 22C) (Chapter 13) (01/08) Page 10 of 40

		Subpart B: Additional Expense Dec Note: Do not include any expenses that yo				
	expe	<b>Ith Insurance, Disability Insurance, and Health Savings</b> Anness in the categories set out in lines a-c below that are reasonse, or your dependents.				
	a.	Health Insurance	\$			
	b.	Disability Insurance	\$			
39	c.	Health Savings Account	\$			
	Total	l and enter on Line 39			\$	
		ou do not actually expend this total amount, state your actually expend this total amount.	nal total average monthly ex	penditures in		
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.					
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.					
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS  Local Standards for Housing and Utilities, that you actually expend for home energy costs. Von must					
43	actua secon <b>trust</b>	cation expenses for dependent children under 18. Enter the ally incur, not to exceed \$137.50 per child, for attendance at andary school by your dependent children less than 18 years of the with documentation of your actual expenses, and you asonable and necessary and not already accounted for in	a private or public elementa f age. You must provide y must explain why the amo	ry or <b>our case</b>	\$	275.00
44	cloth Natio	itional food and clothing expense. Enter the total average name in general standards, not to exceed 5% of those combined allowances for food and conal Standards, not to exceed 5% of those combined allowance. Vusdoj.gov/ust/ or from the clerk of the bankruptcy court.) Yetional amount claimed is reasonable and necessary.	clothing (apparel and servic ces. (This information is av	es) in the IRS ailable at	\$	
45	chari	ritable contributions. Enter the amount reasonably necessar table contributions in the form of cash or financial instrumer U.S.C. § 170(c)(1)-(2). Do not include any amount in exeme.	ts to a charitable organizati	on as defined	\$	

Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.

\$

275.00

46

Case 09-48646 Doc 1 Filed 12/23/09 Entered 12/23/09 14:48:58 Desc Main Document
B22C (Official Form 22C) (Chapter 13) (01/08) Page 11 of 40

		\$	Subpart C	C: Deductions for D	ebt Pay	ment			
	you o Payn the to follo	own, list the name of the creditor nent, and check whether the payrotal of all amounts scheduled as wing the filing of the bankruptcy. Enter the total of the Average N	r, identify ment inclu contractua v case, div	the property securing des taxes or insurance ally due to each Secu- ided by 60. If necess	g the del ce. The red Cre	bt, state the A Average Mod ditor in the 6	Average 1 nthly Pay 50 months	Monthly ment is	
47		Name of Creditor	Property	y Securing the Debt		Average Monthly Payment	includ	s payment e taxes or nsurance?	
	a.	Chase	Reside		\$	607.00		s 🗸 no	
	b.	Wells Fargo Hm Mortgag	Reside	nce	\$	2,724.00	<b>▼</b> yes	s 🗌 no	
	c.				\$		☐ yes	s 🗌 no	
				Total: Ac	dd lines	a, b and c.			\$ 3,331.00
	Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.								
48		Name of Creditor		Property Securing the Debt				Oth of the e Amount	
	a.						\$		
	b.						\$		
	c.						\$		
						Total: Ad	dd lines a	a, b and c.	\$
49	such	nents on prepetition priority c as priority tax, child support and ruptcy filing. Do not include cu	d alimony	claims, for which yo	u were l	liable at the t	time of yo		\$
		pter 13 administrative expense esulting administrative expense.	s. Multipl	y the amount in Line	a by th	e amount in	Line b, a	nd enter	
	a.	Projected average monthly Ch	apter 13 p	lan payment.	\$				
50	b.	Current multiplier for your disschedules issued by the Executor Trustees. (This information is <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the court.)	strict as determined under utive Office for United States available at		X				
	c.	Average monthly administrative case	e expense	of Chapter 13	Total: and b	Multiply Li	nes a		\$
51	Total	Deductions for Debt Payment. E	nter the to	tal of Lines 47 throug	gh 50.		_		\$ 3,331.00
		S	Subpart D	: Total Deductions	from In	ncome			

**Total of all deductions from income.** Enter the total of Lines 38, 46, and 51.

7,512.30

	Part V. DETERMINATION OF DISPOSABLE INCOME UNDER	2 § 1325(b)(2)		
53	Total current monthly income. Enter the amount from Line 20.		\$	7,393.02
54	<b>Support income.</b> Enter the monthly average of any child support payments, foster care padisability payments for a dependent child, reported in Part I, that you received in accordan applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such	ce with	\$	
55	<b>Qualified retirement deductions.</b> Enter the monthly total of (a) all amounts withheld by 5 from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and repayments of loans from retirement plans, as specified in § 362(b)(19).		\$	
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.		\$	7,512.30
	<b>Deduction for special circumstances.</b> If there are special circumstances that justify additional for which there is no reasonable alternative, describe the special circumstances and the resin lines a-c below. If necessary, list additional entries on a separate page. Total the expensitated in Line 57. You must provide your case trustee with documentation of these expenses provide a detailed explanation of the special circumstances that make such expenses neces reasonable.	ulting expenses es and enter the s and you must		
57	Nature of special circumstances	Amount of expense		
	a.	\$		
	b.	\$		
	c.	\$		
	Total: Add I	Lines a, b, and c	\$	
	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 5	6 and 57 and		
58	enter the result.	o, and 37 and	\$	7,512.30
58 59	_		\$ \$	7,512.30 -119.28
	enter the result.		_	
	enter the result.  Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.	ter the result.  In, that are required from your curren	\$ for the	-119.28 e health
59	Part VI. ADDITIONAL EXPENSE CLAIMS  Other Expenses. List and describe any monthly expenses, not otherwise stated in this form and welfare of you and your family and that you contend should be an additional deduction income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page.	ter the result.  In, that are required from your curren	for the t month	-119.28 e health
	Part VI. ADDITIONAL EXPENSE CLAIMS  Other Expenses. List and describe any monthly expenses, not otherwise stated in this form and welfare of you and your family and that you contend should be an additional deduction income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page average monthly expense for each item. Total the expenses.	ter the result.  In, that are required from your curren All figures should	for the t month	-119.28 e health
59	Part VI. ADDITIONAL EXPENSE CLAIMS  Other Expenses. List and describe any monthly expenses, not otherwise stated in this form and welfare of you and your family and that you contend should be an additional deduction income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page average monthly expense for each item. Total the expenses.  Expense Description	ter the result.  In, that are required from your curren All figures should Monthly A	for the t month	-119.28 e health
59	Part VI. ADDITIONAL EXPENSE CLAIMS  Other Expenses. List and describe any monthly expenses, not otherwise stated in this form and welfare of you and your family and that you contend should be an additional deduction income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page average monthly expense for each item. Total the expenses.  Expense Description  a.	ter the result.  a, that are required from your curren All figures should Monthly A	for the t month	-119.28 e health
59	Part VI. ADDITIONAL EXPENSE CLAIMS  Other Expenses. List and describe any monthly expenses, not otherwise stated in this form and welfare of you and your family and that you contend should be an additional deduction income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page average monthly expense for each item. Total the expenses.  Expense Description  a.  b.	ter the result.  In, that are required from your curren All figures should Monthly At \$  \$ \$ \$	for the t month	-119.28 e health
59	Part VI. ADDITIONAL EXPENSE CLAIMS  Other Expenses. List and describe any monthly expenses, not otherwise stated in this form and welfare of you and your family and that you contend should be an additional deduction income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page average monthly expense for each item. Total the expenses.  Expense Description  a.  b.  c.	ter the result.  In, that are required from your curren All figures should Monthly At \$  \$ \$ \$	for the t month	-119.28 e health
59	Part VI. ADDITIONAL EXPENSE CLAIMS  Other Expenses. List and describe any monthly expenses, not otherwise stated in this form and welfare of you and your family and that you contend should be an additional deduction income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page, average monthly expense for each item. Total the expenses.  Expense Description  a.  b.  c.  Total: Add Lines a, b and	ter the result.  In, that are required from your curren All figures should Monthly At \$  \$  \$  \$  \$  \$  \$  \$	\$ for the t month direflect	-119.28 e health haly et your
59	Part VI. ADDITIONAL EXPENSE CLAIMS  Other Expenses. List and describe any monthly expenses, not otherwise stated in this form and welfare of you and your family and that you contend should be an additional deduction income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page average monthly expense for each item. Total the expenses.  Expense Description  a.  b.  c.  Total: Add Lines a, b and  Part VII. VERIFICATION  I declare under penalty of perjury that the information provided in this statement is true and	ter the result.  In, that are required from your curren All figures should Monthly At \$  \$  \$  \$  \$  \$  \$  \$	\$ for the t month direflect	-119.28 e health haly et your

Case 09-48646 Doc 1 Filed 12/23/09 Entered 12/23/09 14:48:58 Desc Main B1 (Official Form 1) (1/08) Document Page 13 of 40

11-24-3 C4	DOCUMENT	Paye 13 01 4	ŧU				
United States Bankruptcy Court Northern District of Illinois			Volu	ntary Petition			
Name of Debtor (if individual, enter Last, First, Middle):  Lampkin-Ollie, Tamika S.  Name of Joint Debtor (Spouse) (Last, First, Middle):		, Middle):					
All Other Names used by the Debtor in the last 8 ye (include married, maiden, and trade names):	ars		sed by the Joint Debtor i naiden, and trade names)		years		
Last four digits of Soc. Sec. or Individual-Taxpayer EIN (if more than one, state all): <b>2017</b>	I.D. (ITIN) No./Complete	Last four digits of S EIN (if more than o	Soc. Sec. or Individual-Tone, state all):	axpayer I.D.	. (ITIN) No./Complete		
Street Address of Debtor (No. & Street, City, State 18641 Loras Court	& Zip Code):	Street Address of Jo	oint Debtor (No. & Stree	et, City, State	e & Zip Code):		
Country Club Hills, IL	ZIPCODE 60478			ZIPCODE			
County of Residence or of the Principal Place of Bu		County of Residence	ce or of the Principal Pla				
Mailing Address of Debtor (if different from street	address)	Mailing Address of	Joint Debtor (if differen	nt from stree	t address):		
	ZIPCODE			Z	IPCODE		
Location of Principal Assets of Business Debtor (if	different from street address al	bove):					
				Z	IPCODE		
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership  ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  ✓ Full Filing Fee (Check one beginning from the property of	Nature of I (Check on  Health Care Business Single Asset Real Esta U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other  Tax-Exemp (Check box, if Debtor is a tax-exempy Title 26 of the United Internal Revenue Code	te box.)  Interest as defined in 11  Interest Entity applicable.) torganization under States Code (the ex).  Check one box:	Chapter of Bankruptcy Countries box.)  The Petition is Filed (Countries as defined in 11  The Chapter of Countries of Chapter of Cha				
□ Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  □ Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  □ Debtor is a small business debtor as defined in 11 to Debtor is not a smal				defined in 11	1 U.S.C. § 101(51D).		
under signed appreciation for the court's consider	anon. see official form 3B.	Acceptances of t	iled with this petition he plan were solicited prordance with 11 U.S.C. §		om one or more classes of		
Statistical/Administrative Information  Debtor estimates that funds will be available for Debtor estimates that, after any exempt property distribution to unsecured creditors.		litors.			THIS SPACE IS FOR COURT USE ONLY		
· ·	· · · · · · · · · · · · · · · · · · ·	]	50,001- 100,000	Over 100,000			
Estimated Assets	0000,001 to \$10,000,001 \$5 0 million to \$50 million \$1	50,000,001 to \$100,00 to \$500	00,001 \$500,000,001 0 million to \$1 billion	More than \$1 billion			
Estimated Liabilities  So to \$50,001 to \$100,001 to \$500,001 to \$1 million \$1	,000,001 to \$10,000,001 \$5 0 million to \$50 million \$1	50,000,001 to \$100,00 to \$500	00,001 \$500,000,001 0 million to \$1 billion	More than \$1 billion			

Software Only	(To be 10K an Section request
[1-800-998-2424] - Forms	Does the or safe
© 1993-2009 EZ-Filing, Inc.	(To be  ✓  If this i

Case 09-48646 DOC 1 Filed 12/23/09 B1 (Official Form 1) (1/08) Document	Page 14 of 40	14:48:58 Desc Main Page 2			
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Lampkin-Ollie, Tamika	a S.			
Prior Bankruptcy Case Filed Within Last 8	Years (If more than two,	attach additional sheet)			
Location Where Filed: <b>None</b>	Case Number:	Date Filed:			
Location Where Filed:	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor	(If more than one, attach additional sheet)			
Name of Debtor: None	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	whose debts I, the attorney for the petit that I have informed the p chapter 7, 11, 12, or 13 explained the relief availa	Exhibit B pleted if debtor is an individual s are primarily consumer debts.) ioner named in the foregoing petition, declare petitioner that [he or she] may proceed under of title 11, United States Code, and have able under each such chapter. I further certify bettor the notice required by § 342(b) of the			
	X /s/ Dana G. Jones	12/23/09			
Exhi  (To be completed by every individual debtor. If a joint petition is filed, ex  Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.	ach spouse must complete and de a part of this petition.				
T. 6 . 11 . D. 11					
Information Regardin (Check any ap  ✓ Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180  ☐ There is a bankruptcy case concerning debtor's affiliate, general place of business or assets in the United States In the U	opplicable box.) of business, or principal asse days than in any other Dist partner, or partnership pendiace of business or principal	rict. ing in this District. assets in the United States in this District,			
in this District, or the interests of the parties will be served in reg					
Certification by a Debtor Who Reside (Check all app  Landlord has a judgment against the debtor for possession of deb	licable boxes.)				
(Name of landlord or lesso	or that obtained judgment)				
(Address of lan	dlord or lessor)				
☐ Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for possible.					
☐ Debtor has included in this petition the deposit with the court of filing of the petition.	Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the				
Debtor certifies that he/she has served the Landlord with this cert	ification (11 U.S.C. 8 3620	1))			

. . .

# **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Lampkin-Ollie, Tamika S.

# **Signatures**

# Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Tamika S. Lampkin-Ollie

Signature of Debtor

Tamika S. Lampkin-Ollie

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

December 23, 2009

# Signature of Attorney\*



X /s/ Dana G. Jones

Signature of Attorney for Debtor(s)

Dana G. Jones 25049 Dana G. Jones & Associates 4440 Lincoln Highway, Ste 104 Matteson 604430, IL 27702-3389 1(888) 755-0492 Fax: 1(866) 571-4544 DGJBankruptcy@gmail.com

#### December 23, 2009

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

## Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

# Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

## **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 09-48646 B1D (Official Form 1, Exhibit D) (12/09)

Filed 12/23/09 Doc 1 Document

Entered 12/23/09 14:48:58

Page 16 of 40

Desc Main

United States	Bankruptcy	Court
Northern D	istrict of Illi	nois

IN RE:	Case No
Lampkin-Ollie, Tamika S.	Chapter 13
Debtor(s)	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE CREDIT COUNSELING REQUIREMENT Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities. Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed. 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Tamika S. Lampkin-Ollie

Date: December 23, 2009

 $_{B6\;Summary\;(Form\;6\text{--}\,Summary)\;(12/07)}$  Doc 1

Entered 12/23/09 14:48:58 Filed 12/23/09

Document Page 17 of 40 United States Bankruptcy Court

Desc Main

# **Northern District of Illinois**

IN RE:	Case No
Lampkin-Ollie, Tamika S.	Chapter 13
Debtor(s)	

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 276,000.00		
B - Personal Property	Yes	3	\$ 28,025.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 308,153.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 19,613.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 7,330.92
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 6,903.00
	TOTAL	15	\$ 304,025.00	\$ 327,766.00	

Form 6 - Statistical Summary (12/07) Doc 1 Filed 12/23/09 E

Filed 12/23/09 Entered 12/23/09 14:48:58

Desc Main

# Document Page 18 of 40 United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No
Lampkin-Ollie, Tamika S.	Chapter 13
Debtor(s)	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

# **State the following:**

Average Income (from Schedule I, Line 16)	\$ 7,330.92
Average Expenses (from Schedule J, Line 18)	\$ 6,903.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 7,393.02

## **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 12,083.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 19,613.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 31,696.00

B6A (Official Form 6A) (12/07)	Doc 1	Filed 12/23/09	Entered 12/23/09 14:48:
DOA (Official Portifi OA) (12/07)		Document	Page 19 of 40

Debtor(s)

IN RE Lampkin-Ollie, Tamika S.

© 1993-2009 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case No.

Desc Main

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Single Family Home/Primary Residence 18641 Loras Crt			276,000.00	274,045.00
Country Club Hills, IL 60478				

**TOTAL** 

276.000.00

B6B (Official Form 6B) (12/07)	B6B (Offic	ial Form (B)	<u>Ω9, 4</u> 8646	
--------------------------------	------------	--------------	-------------------	--

Filed 12/23/09 Document

Doc 1

Entered 12/2 Page 20 of 40

Entered 12/23/09 14:48:58 Desc Main

IN RE Lampkin-Ollie, Tamika S.

Debtor(s)

Case No.

(If know

# **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
2.	Cash on hand.  Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.  Security deposits with public utilities, telephone companies, landlords, and	x	Chase Checking Accounts avg daily balance Chase Savings Avg. daily balance		100.00 100.00
4.	others.  Household goods and furnishings, include audio, video, and computer equipment.		Computer & Periperhals (printer,power cords,exterior drives) Home Decor Livingroom, Den, Bedroom Furniture Small Kitchen Appliances Television(s) 3, DVD Player (2)		200.00 350.00 2,800.00 150.00 300.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.		Family Clothing		2,000.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			

Document

Debtor(s)

Doc 1 Filed 12/23/09 Entered 12/23/09 14:48:58 Desc Main Page 21 of 40

IN RE Lampkin-Ollie, Tamika S.

\_\_\_\_\_ Case No. \_\_\_\_

(If known)

# **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet)

					γ
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2006 ML350 Mercedes		22,025.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			

B6B (Official	Case Form (B)	09 <sub>0</sub> 48646	

Doc 1 Filed 12/23/09

9 Enter

Entered 12/23/09 14:48:58 Desc Main

(If known)

IN RE Lampkin-Ollie, Tamika S.

Document Page 22 of 40

\_\_\_\_\_ Case No. \_

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
<ul> <li>32. Crops - growing or harvested. Give particulars.</li> <li>33. Farming equipment and implements.</li> <li>34. Farm supplies, chemicals, and feed.</li> <li>35. Other personal property of any kind not already listed. Itemize.</li> </ul>	X X X X		4	
		TO	ΓAL	28,025.00

B6C (Official Form 6C	0 <u>9,4</u> 8646	
	) (14/V/)	

Doc 1

Debtor(s)

Filed 12/23/09 Document Entered 12/23/09 14:48:58 Page 23 of 40

Desc Main

(If known)

IN RE Lampkin-Ollie, Tamika S.

•	ago	 ٠.	. •	Case No.
				Cube 1 10.

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:  $(\mbox{\it Check one box})$ 

Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
Single Family Home/Primary Residence 18641 Loras Crt Country Club Hills, IL 60478	735 ILCS 5 §12-901	15,000.00	276,000.00
SCHEDULE B - PERSONAL PROPERTY			
Chase Checking Accounts avg daily balance	735 ILCS 5 §12-1001(b)	100.00	100.00
Chase Savings Avg. daily balance	735 ILCS 5 §12-1001(b)	100.00	100.00
Computer & Periperhals (printer,power cords,exterior drives)	735 ILCS 5 §12-1001(b)	200.00	200.00
Home Decor	735 ILCS 5 §12-1001(b)	350.00	350.00
Livingroom, Den, Bedroom Furniture	735 ILCS 5 §12-1001(b)	2,800.00	2,800.00
Small Kitchen Appliances	735 ILCS 5 §12-1001(b)	150.00	150.00
Television(s) 3, DVD Player (2)	735 ILCS 5 §12-1001(b)	300.00	300.00
Family Clothing	735 ILCS 5 §12-1001(a)	2,000.00	2,000.00
2006 ML350 Mercedes	735 ILCS 5 §12-1001(c)	2,400.00	22,025.00

Filed 12/23/09 Document

Entered 12/23/09 14:48:58 Page 24 of 40

Desc Main

IN RE Lampkin-Ollie, Tamika S.

Debtor(s)

Case No. (If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		Installment account opened 8/07				34,108.00	12,083.00
		VALUE \$ 22,025.00					
X		Installment account opened 2/07				24,329.00	
		VALUE \$ 276,000.00	1				
Χ		Mortgage account opened 12/03				249,716.00	
		VALUE \$ 276,000.00					
			L		_		
						\$ 308,153.00	\$ 12,083.00
		(Use only on l				\$ 308.153.00	\$ 12,083.00
	X	x	VALUE \$ 22,025.00  X Installment account opened 2/07  VALUE \$ 276,000.00  X Mortgage account opened 12/03  VALUE \$ 276,000.00  VALUE \$ 276,000.00  (Total of the state of the	VALUE \$ 22,025.00  X Installment account opened 2/07  VALUE \$ 276,000.00  X Mortgage account opened 12/03  VALUE \$ 276,000.00  VALUE \$ 276,000.00	VALUE \$ 22,025.00  X Installment account opened 2/07  VALUE \$ 276,000.00  X Mortgage account opened 12/03  VALUE \$ 276,000.00  VALUE \$ 276,000.00	VALUE \$ 22,025.00  X Installment account opened 2/07  VALUE \$ 276,000.00  X Mortgage account opened 12/03  VALUE \$ 276,000.00  VALUE \$ 276,000.00  VALUE \$ 76,000.00	Installment account opened 8/07   34,108.00

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related

Filed 12/23/09 Document

Entered 12/23/09 14:48:58 Page 25 of 40

(If known)

IN RE Lampkin-Ollie, Tamika S.

© 1993-2009 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

Case No.

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority

	on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on tatistical Summary of Certain Liabilities and Related Data.
<b>7</b> (	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYI	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
_	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
_	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
_	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
_	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	<b>0</b> continuation sheets attached

REF (Official Case 09-48646	Doc 1	Filed 12/23/09	Entered 12/23/09 14:48:5
bor (Official Form or) (12/07)		Document	Page 26 of 40

Desc Main

Case No.

IN RE Lampkin-Ollie, Tamika S.

Debtor(s)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>540168305589</b>			Revolving account opened 8/07				
Chase Po Box 15298 Wilmington, DE 19850							1,038.00
ACCOUNT NO. <b>542270202390</b>			Revolving account opened 2/96				
Chase Po Box 15298 Wilmington, DE 19850							679.00
ACCOUNT NO. <b>422765101921</b>			Revolving account opened 3/94				
Chase- Bp Po Box 15298 Wilmington, DE 19850							206.00
ACCOUNT NO. <b>412800372898</b>			Revolving account opened 10/96				
Citi Po Box 6241 Sioux Falls, SD 57117							9,205.00
<b>2</b> continuation sheets attached	•	•	(Total of th	Sub			11,128.00
Continuation Specis attached			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Relate	alse atis	otal o on tical		11,123.00

Doc 1

Filed 12/23/09 Document

Debtor(s)

Entered 12/23/09 14:48:58 Page 27 of 40

Desc Main

IN RE Lampkin-Ollie, Tamika S.

Case No.

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(•	Continuation Sneet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE		CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Medical Expenses					
FCI 3703 W. Lake Avenue Glenview, IL 60026-5823			·					550.00
ACCOUNT NO. <b>139721</b>			Revolving account opened 12/97				$\forall$	000.00
Gemb/jcp Po Box 984100 El Paso, TX 79998								989.00
ACCOUNT NO. 515593014610			Revolving account opened 5/08		$\vdash$			909.00
Hsbc Bank Po Box 5253 Carol Stream, IL 60197								456.00
ACCOUNT NO. 11051117858			Open account opened 3/09		T		$\exists$	100.00
Nationwide Credit And Co 815 Commerce Dr Ste 100 Oak Brook, IL 60523								050.00
ACCOUNT NO.			Medical Expenses		$\vdash$		$\dashv$	250.00
Nationwide Credit & Collection, Inc. C/O Loyola University Health System 815 Commerce Drive , Suite 100 Oak Brook, IL 60523			medical Expenses					250.00
ACCOUNT NO. <b>504994112947</b>			Revolving account opened 3/96					200.00
Sears/cbsd 701 East 60th St N Sioux Falls, SD 57117			<b>5 5</b> .					4 440 00
ACCOUNT NO. <b>518393707</b>	+		Revolving account opened 4/00				$\dashv$	1,443.00
Shell/citi Po Box 6497 Sioux Falls, SD 57117			g					
								1,060.00
Sheet no. 1 of 2 continuation sheets attached to		•			Sub		- 1	4 A A A A A A A A A A A A A A A A A A A
Schedule of Creditors Holding Unsecured Nonpriority Claims	5			(Total of th	_	age Fota	- 1	\$ 4,998.00

© 1993-2009 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (1207) - Cont.
---------------------------------------

Filed 12/23/09 Doc 1 Document

Entered 12/23/09 14:48:58 Desc Main Page 28 of 40

IN RE Lampkin-Ollie, Tamika S.

Debtor(s)

\_ Case No.

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(•	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>435237670372</b>			Revolving account opened 8/04				
Target N.b. Po Box 673 Minneapolis, MN 55440							3,487.00
ACCOUNT NO.							-,
ACCOUNT NO.							
ACCOUNT NO.							
							l
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. <b>2</b> of <b>2</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		<u> </u>	(Total of th	Sub iis p	tota age	al e)	\$ 3,487.00

© 1993-2009 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B6G (Official Form 6G) (12/07) 6446	Doc 1	Filed 12/23/09 Document	Entered 12/23/09 14:48:58 Page 29 of 40	Desc Main
IN RE Lampkin-Ollie, Tamika S.		Docamone	Case No.	
			(If known)	

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H (Official Form 6H) (12/07)	Doc 1	Filed 12/23/09	Entered 1
Doll (Official Form off) (12/07)		Document	Dana 30 of

IN RE Lampkin-Ollie, Tamika S.

/09 Entered 12/23/09 14:48:58 Page 30 of 40

Document Page 30 of 40

Debtor(s)

Case No. \_\_\_\_\_

Desc Main

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
enry Ollie 941 S. Sawyer hicago, IL 60652	Chase Po Box 901039 Fort Worth, TX 76101
	Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701

Doc 1 Filed 12/23/09 Document

Entered 12/23/09 14:48:58 Page 31 of 40 Desc Main

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

IN RE Lampkin-Ollie, Tamika S.

Debtor(s)

Case No.

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	S	DEPENDENTS OF D	DEBTOR AND	SPOU	SE		
Single		RELATIONSHIP(S):  Daughter  Daughter				AGE(S): 21mos 8	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer	Grubb & Ellis 1551 N. Tusti Santa Ana, C.	n Avenue, Suite 300					
	gross wages, sa	r projected monthly income at time case filed) llary, and commissions (prorate if not paid month	ly)	\$ \$	DEBTOR <b>7,393.02</b>		SPOUSE
<ul><li>3. SUBTOTAL</li><li>4. LESS PAYROL</li><li>a. Payroll taxes a</li><li>b. Insurance</li><li>c. Union dues</li><li>d. Other (specify</li></ul>	and Social Secur	ity		\$ \$ \$ \$	7,393.02 720.30 341.80	\$ \$ \$	
5. SUBTOTAL O	F PAYROLL D	DEDUCTIONS		\$ 	1,062.10	\$ \$	
6. TOTAL NET N	MONTHLY TA	KE HOME PAY		\$	6,330.92		
<ul><li>8. Income from rea</li><li>9. Interest and divi</li></ul>	l property dends tenance or suppo	of business or profession or farm (attach detailed ort payments payable to the debtor for the debtor'		\$ \$ \$		\$ \$ \$	
11. Social Security	or other govern	ment assistance		\$ 		\$ \$	
12. Pension or retin 13. Other monthly (Specify) <b>Child</b>	income Support			\$ \$			
				\$ \$		\$	
14. SUBTOTAL (				\$			
15. AVERAGE M	ONTHLY INC	<b>COME</b> (Add amounts shown on lines 6 and 14)		\$	7,330.92	\$	
		ONTHLY INCOME: (Combine column totals frontal reported on line 15)	om line 15;		\$	7,330.9	2

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

Case 09-48646 Doc 1 Filed 12/23/09 Entered 12/23/09 14:48:58 Desc Main Document Page 32 of 40

IN RE Lampkin-Ollie, Tamika S.

Debtor(s)

-age 32 01 40
\_\_\_\_\_ Case No. \_\_\_\_\_

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

**Continuation Sheet - Page 1 of 1** 

	DEBTOR	SPOUSE
Other Payroll Deductions:		
401k Loan Repayment	45.68	
Child Life	1.80	
EE Opt Life 1X	5.70	
Group Term Life	11.52	
PTX Dental	43.00	
Spouse Life	5.70	
401 K Loan Repayment	228.40	

 $\underset{B6J \text{ (Official Form 6J) (12707)}}{\text{Case 0.9-48646}}$ Doc 1 Filed 12/23/09 Document

Page 33 of 40

Entered 12/23/09 14:48:58 Desc Main

	-					_
IN	KE	Lam	pkın	-Ollie.	, Tamika	S

© 1993-2009 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

Case No.

# ${\bf SCHEDULE\ J-CURRENT\ EXPENDITURES\ OF\ INDIVIDUAL\ DEBTOR(S)}$

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly,
quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed
on Form22A or 22C.
Charly this have if a joint notition is filed and debton's analyse maintains a consent bousehold. Complete a consent schedule of

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	3,331.00
a. Are real estate taxes included? Yes ✓ No		
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	300.00
b. Water and sewer	\$	50.00
c. Telephone	\$	75.00
d. Other	\$	
	\$	
3. Home maintenance (repairs and upkeep)	\$	
4. Food	\$	350.00
5. Clothing	\$	200.00
6. Laundry and dry cleaning	\$	
7. Medical and dental expenses	\$	180.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	\$	
d. Auto	\$	150.00
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	
	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	872.00
b. Other Student Loan	\$	289.00
Internal Revenue Service	\$	306.00
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other Child Care	\$	600.00
	\$	
	\$	
40.447774.67746.04744.47.77476.477		
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if	ı	

applicable, on the Statistical Summary of Certain Liabilities and Related Data.

6,903.00

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: None

### 20. STATEMENT OF MONTHLY NET INCOME

a.	Average	monthly	income	from	Line	15 of	f Schedule I
1		.1.1		c	т.	10	1

b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)

Document

Page 34 of 40

(If known)

IN RE Lampkin-Ollie, Tamika S.

© 1993-2009 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

Case No.

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 17 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: December 23, 2009 Signature: /s/ Tamika S. Lampkin-Ollie Debtor Tamika S. Lampkin-Ollie Signature: (Ioint Debtor if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Social Security No. (Required by 11 U.S.C. § 110.) Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a I, the member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. \_\_\_\_\_ Signature: \_\_\_\_\_

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Case 09-48646

Doc 1 Filed 12/23/09 Document

Entered 12/23/09 14:48:58 Page 35 of 40

Desc Main

United States	Bankruptcy	Court
Northern D	istrict of Illi	nois

IN RE:	Case No.
Lampkin-Ollie, Tamika S.	Chapter 13
Debtor(s)	

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Ouestions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Ouestions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None," If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business," A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

71,582.00 2005 Taxable Income

107,318.00 2006 Taxable Income

87,435.00 2007 Taxable Income

117,477.00 2008 Taxable Income

59,091.00 2009 YTD Income

#### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

# 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

# 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

# 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

# 12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 $\checkmark$ 

#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

#### Entered 12/23/09 14:48:58 Case 09-48646 Doc 1 Filed 12/23/09 Desc Main Document Page 38 of 40

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

### 18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

 $\overline{\mathbf{V}}$ 

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>December 23, 2009</b>	Signature /s/ Tamika S. Lampkin-Ollie	
	of Debtor	Tamika S. Lampkin-Ollie
Date:	Signature	
	of Joint Debtor	
	(if any)	
	<b>0</b> continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

# Case 09-48646 Doc 1 Filed 12/23/09 Entered 12/23/09 14:48:58 Desc Main Document Page 39 of 40 United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No
Lampkin-Ollie, Tamika S.		Chapter 13
·	Debtor(s)	
	VERIFICATION OF CREDITOR	MATRIX
		Number of Creditors14
The above-named Debtor(s) hereby volume Date: December 23, 2009	erifies that the list of creditors is true /s/ Tamika S. Lampkin-Ollie	and correct to the best of my (our) knowledge.
Dutc. <u>2000m20, 2000</u>	Debtor	
	Joint Debtor	

Case 09-48646 Doc 1 Filed 12/23/09 Entered 12/23/09 14:48:58 Desc Main

Lampkin-Ollie, Tamika S. 18641 Loras Court Country Club Hills, IL 60478 Document Page 40 of 40 Nationwide Credit And Co 815 Commerce Dr Ste 100 Oak Brook, IL 60523

Dana G. Jones & Associates 4440 Lincoln Highway, Ste 104 Matteson 604430, IL 27702-3389 Nationwide Credit & Collection, Inc. C/O Loyola University Health System 815 Commerce Drive , Suite 100 Oak Brook, IL 60523

Chase Po Box 901039 Fort Worth, TX 76101 Sears/cbsd 701 East 60th St N Sioux Falls, SD 57117

Chase Po Box 15298 Wilmington, DE 19850 Shell/citi Po Box 6497 Sioux Falls, SD 57117

Chase- Bp Po Box 15298 Wilmington, DE 19850 Target N.b. Po Box 673 Minneapolis, MN 55440

Citi Po Box 6241 Sioux Falls, SD 57117 Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701

FCI 3703 W. Lake Avenue Glenview, IL 60026-5823

Gemb/jcp Po Box 984100 El Paso, TX 79998

Henry Ollie 7941 S. Sawyer Chicago, IL 60652

Hsbc Bank Po Box 5253 Carol Stream, IL 60197